

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

|        |              |   |                     |
|--------|--------------|---|---------------------|
| In re: | Ray, James E | § | Case No. 09 B 07933 |
|        |              | § |                     |
|        | Debtor       | § |                     |
|        |              | § |                     |

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/10/2009.

2) The plan was confirmed on 05/13/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/18/2012.

5) The case was converted on 01/16/2012.

6) Number of months from filing or conversion to last payment: 32.

7) Number of months case was pending: 35.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$28,340.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$31,350.00 |
| Less amount refunded to debtor           | \$0         |

**NET RECEIPTS:** \$31,350.00

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,400.00 |
| Court Costs                           | \$0        |
| Trustee Expenses & Compensation       | \$1,747.51 |
| Other                                 | \$0        |

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,147.51

Attorney fees paid and disclosed by debtor \$100.00

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid  |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|------------|
| Capital One Auto Finance      | Secured   | \$21,660.00     | \$21,088.90    | \$21,088.90   | \$21,088.90    | \$1,320.98 |
| Cook County Treasurer         | Secured   | \$0             | NA             | NA            | \$0            | \$0        |
| Washington Mutual Bank FA     | Secured   | \$90,373.00     | NA             | NA            | \$0            | \$0        |
| American Express Centurion    | Unsecured | \$11,329.00     | \$11,706.77    | \$11,706.77   | \$356.29       | \$0        |
| Discover Financial Services   | Unsecured | \$1,178.00      | NA             | NA            | \$0            | \$0        |
| First National Bank of Omaha  | Unsecured | \$4,607.00      | \$4,591.54     | \$4,591.54    | \$139.74       | \$0        |
| GE Money Bank                 | Unsecured | \$2,167.00      | NA             | NA            | \$0            | \$0        |
| GEMB                          | Unsecured | \$2,167.00      | NA             | NA            | \$0            | \$0        |
| JP Morgan Chase Bank NA       | Unsecured | NA              | \$7,195.74     | \$7,195.74    | \$219.00       | \$0        |
| JP Morgan Chase Bank NA       | Unsecured | NA              | \$15,215.06    | \$15,215.06   | \$463.06       | \$0        |
| JP Morgan Chase Bank NA       | Unsecured | NA              | \$29,758.18    | \$29,758.18   | \$905.67       | \$0        |
| JP Morgan Chase Bank NA       | Unsecured | NA              | \$37,920.78    | \$37,920.78   | \$1,154.11     | \$0        |
| Portfolio Recovery Associates | Unsecured | \$1,385.00      | \$1,889.29     | \$1,889.29    | \$57.50        | \$0        |
| Portfolio Recovery Associates | Unsecured | \$8,825.00      | \$8,837.20     | \$8,837.20    | \$268.95       | \$0        |
| Portfolio Recovery Associates | Unsecured | \$3,629.00      | \$3,705.18     | \$3,705.18    | \$112.76       | \$0        |
| Portfolio Recovery Associates | Unsecured | \$3,809.00      | \$3,795.95     | \$3,795.95    | \$115.53       | \$0        |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                  |                   |                  |
| Mortgage Ongoing                    | \$0              | \$0               | \$0              |
| Mortgage Arrearage                  | \$0              | \$0               | \$0              |
| Debt Secured by Vehicle             | \$21,088.90      | \$21,088.90       | \$1,320.98       |
| All Other Secured                   | \$0              | \$0               | \$0              |
| <b>TOTAL SECURED:</b>               | \$21,088.90      | \$21,088.90       | \$1,320.98       |
| <b>Priority Unsecured Payments:</b> |                  |                   |                  |
| Domestic Support Arrearage          | \$0              | \$0               | \$0              |
| Domestic Support Ongoing            | \$0              | \$0               | \$0              |
| All Other Priority                  | \$0              | \$0               | \$0              |
| <b>TOTAL PRIORITY:</b>              | \$0              | \$0               | \$0              |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$124,615.69     | \$3,792.61        | \$0              |

**Disbursements:**

|                             |             |             |
|-----------------------------|-------------|-------------|
| Expenses of Administration  | \$5,147.51  |             |
| Disbursements to Creditors  | \$26,202.49 |             |
| <b>TOTAL DISBURSEMENTS:</b> |             | \$31,350.00 |

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 28, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.